

Information to identify the case:

Debtor 1	<u>Michael L. Martino</u>	Social Security number or ITIN	xxx-xx-7012
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Kathleen G. Martino</u>	Social Security number or ITIN	xxx-xx-5541
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-20436-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael L. Martino

Kathleen G. Martino

10/18/16

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael L. Martino
 Kathleen G. Martino
 Debtors

Case No. 16-20436-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Oct 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2016.

db/jdb	+Michael L. Martino, Kathleen G. Martino, 1777 Seegar Circle, Pittsburgh, PA 15241-2000
14176770	+Acs/college Loan Corp, 501 Bleecker St, Utica, NY 13501-2401
14176771	+Aes/deutsche Elt, Pob 61047, Harrisburg, PA 17106-1047
14176772	+Aes/keycorp Trust 1996, Po Box 61047, Harrisburg, PA 17106-1047
14176773	+Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
14212617	+Broad Reach Retail Partners, LLC, d/b/a Heritage Square Ventures, c/o Mark D. Boveri, 4101 Edison Lakes Pkwy, Suite 100, Mishawaka, IN 46545-3441
14176783	+PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
14176784	+Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

	+EDI: QRSHEARER.COM Oct 19 2016 01:48:00 Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 19 2016 02:03:06 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM Oct 19 2016 01:48:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14187115	+E-mail/Text: girddb@aessuccess.org Oct 19 2016 02:02:55 American Education Services, 1200 N 7th Street, Harrisburg, PA 17102-1419
14176774	EDI: BANKAMER.COM Oct 19 2016 01:49:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
14176776	+EDI: CHASE.COM Oct 19 2016 01:49:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14176777	+EDI: CITICORP.COM Oct 19 2016 01:49:00 Citi Cards, Po Box 6497, Sioux Falls, SD 57117-6497
14176778	+EDI: DCI.COM Oct 19 2016 01:49:00 Diversified Consultant, 10550 Deerwood Pk Blvd Ste708, Jacksonville, FL 32256-2810
14176778	+E-mail/Text: bankruptcynotices@dcicollect.com Oct 19 2016 02:03:38 Diversified Consultant, 10550 Deerwood Pk Blvd Ste708, Jacksonville, FL 32256-2810
14176779	+EDI: TSYS2.COM Oct 19 2016 01:49:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
14176780	EDI: IRS.COM Oct 19 2016 01:49:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14176781	+EDI: CBSKOHL.S.COM Oct 19 2016 01:48:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14176782	+EDI: NAVIENTFKASMSERV.COM Oct 19 2016 01:48:00 Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14181301	EDI: RECOVERYCORP.COM Oct 19 2016 01:48:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14176785	+EDI: SEARS.COM Oct 19 2016 01:49:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14176786	+EDI: RMSC.COM Oct 19 2016 01:49:00 Synch/jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007
14176787	+EDI: WTRRN.BANK.COM Oct 19 2016 01:49:00 Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	JPMORGAN CHASE BANK, N.A.
14176788	U.S. Bank
aty*	+Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
14176775	##+Broad Reach Retail Partners, DBA Heritage Square Ventures, 2835 O'Donnell Street, Suite 200, Baltimore, MD 21224-4994

TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin
Form ID: 318

Page 2 of 2
Total Noticed: 24

Date Rcvd: Oct 18, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2016 at the address(es) listed below:

Joseph S. Sisca, on Behalf of the United States Trustee by on behalf of U.S. Trustee Office of the United States Trustee joseph.s.sisca@usdoj.gov
Joshua I. Goldman on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
Shawn N. Wright on behalf of Joint Debtor Kathleen G. Martino shawn@shawnwrightlaw.com, wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com
Shawn N. Wright on behalf of Debtor Michael L. Martino shawn@shawnwrightlaw.com, wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com

TOTAL: 8